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Fill in this information to identify your case:		
United States Bankruptcy Court for the:  Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

#### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Robert	
Write the name that is on your government-issued	First name	First name
picture identification (for example, your driver's	Middle name  Johnson	Middle name
license or passport	Last name	Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you		
have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX5110	xxx - xx-
Security number or federal Individual	OR	OR
Taxpayer Identification number (ITIN)	9 xx - xx-	9 xx - xx-

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Debtor 1 Robert First Name	Johnson  Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live		If Debtor 2 lives at a different address:
	16346 S Kedzie Ave Number Street	Number Street
	Markham Illinois 60428	Oit. Chair
	City State Zip Code Cook	City State Zip Code
	County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
	Oit.	Oite. Order 7in Order
	City State Zip Code	City State Zip Code
6. Why you are choosing this district	Check one:	Check one:
to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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De	btor 1 Robert	Johnson		Case number (if kno	wn)
	First Name	Middle Name Last Name			
Pa	t 2: Tell the Court Abo	ut Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see No Bankruptcy (Form B2010)). Also, go to the top of particle Chapter 7  Chapter 11  Chapter 12  Chapter 13			
	How you will pay the fee	■ I will pay the entire fee when I file my pet more details about how you may pay. Typic cashier's check, or money order If your at may pay with a credit card or check with a pay Individuals to Pay Your Filing Fee in Install.  ■ I request that my fee be waived (You may judge may, but is not required to, waive you the official poverty line that applies to your you choose this option, you must fill out the Form 103B) and file it with your petition.	cally, if you torney is one-print u choose ments (Coor request ur fee, an family s	ou are paying the s submitting your ed address. e this option, sig Official Form 103. this option only and may do so onlize and you are u	e fee yourself, you may pay with cash, r payment on your behalf, your attorney an and attach the <i>Application for</i> A.).  If you are filing for Chapter 7. By law, a by if your income is less than 150% of unable to pay the fee in installments). If
	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	When When When	2/25/2013 MM / DD / YYYY MM / DD / YYYY	Case number 13-07006  Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
	Do you rent your residence?	<ul> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Has your landlord obtained an eviction judge.</li> <li>✓ No. Go to line 12.</li> <li>✓ Yes. Fill out <i>Initial Statement About an</i> this bankruptcy petition.</li> </ul>			

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Debtor 1 Robert Johnson \_\_ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Robert Johnson Case number (if known)
First Name Middle Name Last Name

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):
15. Tell the o	court	You must check one:		You must cl	heck one:		
whether received about cr counseli	edit	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days bein ptcy petition, and I receive apletion.	fore I
	equires that ve a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,
about cre counseling file for ba You mus	edit ng before you ankruptcy. t truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved creating within the 180 days being the petition, but I do not appletion.	fore I
you cann	e of the choices. If ot do so, you igible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay	
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an obtain t made n	n approve those sen ny reques 30-day te	ked for credit counseling sed agency, but was unable vices during the 7 days after, and exigent circumstancemporary waiver of the	to ter I
creditors	can begin n activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo the before you filed for bankrupumstances required you to file	u were otcy, and
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da	
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.	

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Debtor 1 Robert Johnson Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Robert Johnson Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 10/20/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Robert First Name	Middle Name	Johnson Last Name	Case number (if k	nown)
For your attorney, if you are represented by one  If you are not represented by an attorney, you do not need to file this page.	eligibility to proceed und relief available under each debtor(s) the notice required have no knowledge after	ler Chapter 7, 11, 12, or h chapter for which the ired by 11 U.S.C. § 342	r 13 of title 11, United person is eligible. I al (b) and, in a case in w	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the which § 707(b)(4)(D) applies, certify that I ules filed with the petition is incorrect.
	/s/ Kashwal Kaur Signature of Attorney for  Kashwal Kaur Printed name Semrad Law Firm	or Debtor		M / DD / YYYYY
	Firm name  11101 S. Western Aver	nue		
	Chicago City		Ilinois State	60643 Zip Code
	Contact phone		Email address	kkaur@semradlaw.com
	Bar number		Illinois State	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Robert		Johnson
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
	value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$120,874.00
1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$15,375.00
1b. Copy line 02, Total personal property, from Schedule AVD	
1c. Copy line 63, Total of all property on Schedule A/B	\$136,249.00
art 2: Summarize Your Liabilities	
	Your liabilities
	Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	¢105 712 57
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$195,713.57 ————————————————————————————————————
Cabady la F/F; Oraditara IIII a Unio Hanno unad Olaina (Official Forms 100F/F)	Φο οο
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0.00
oa. Oopy the total claims from Fair F (phonty unsecured claims) from line of or ochequie 27	44.005.00
	\$4,895.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
	\$200.608.57
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$200,608.57
Your total liabilities	\$200,608.57
	\$200,608.57
Your total liabilities Part 3: Summarize Your Income and Expenses	\$200,608.57
Your total liabilities  Part 3: Summarize Your Income and Expenses  4. Schedule 1: Your Income (Official Form 106I)	\$200,608.57 \$3,753.71
Your total liabilities Part 3: Summarize Your Income and Expenses	<u>-</u>
Your total liabilities  Part 3: Summarize Your Income and Expenses  4. Schedule 1: Your Income (Official Form 106I)	<u> </u>

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Debtor 1 Robert Johnson Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$245.48 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$1,819.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$1,819.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:			
Debtor 1	Robert	Johnson		
Debtor 2	First Name Middle	Name Last Name		
(Spouse, if fil	First Name Middle	Name Last Name		
United Sta	tes Bankruptcy Court for the: Northern	District of Illinois		
Case num (If known)	ber	(State)		
Officia	l Form 106A/B			Check if this is an amended filing
Sched	dule A/B: Property			12/1
category w responsibl write your	where you think it fits best. Be as complete e for supplying correct information. If more name and case number (if known). Answer	List an asset only once. If an asset fits in more that and accurate as possible. If two married people a space is needed, attach a separate sheet to this every question. and, or Other Real Estate You Own or Have	re filing together, both a form. On the top of any a	re equally
1. Do you		t in any residence, building, land, or similar prope	rty?	
	No. Go to Part 2  Yes. Where is the property?			
1.1	Street address, if available, or other description 16346 S Kedzie Ave Number Street	What is the property? Check all that apply.  Single-family home  Duplex or multi-unit building  Condominium or cooperative	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
	Markham Illinois 60428	Manufactured or mobile home	\$120874.00	\$120874.00
	City State Zip Code  Cook  County	Investment property Timeshare	Describe the nature or interest (such as fee s the entireties, or a life	imple, tenancy by
	oou,	Who has an interest in the property? Check one.	Check if this is co	mmunity property
		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it	om, such as local	
If you	nun av haus mare than and liet have	property identification number:	eni, such as local	
1.2	own or have more than one, list here:  Street address, if available, or other description	What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims <i>Secured by Property</i> .  Current value of the portion you own?
	Number Street  City State Zip Code	Land Investment property Timeshare Other	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this it property identification number:	Check if this is co (see instructions)  ———————————————————————————————————	mmunity property

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Debtor 1			Johnson Case number	er (if known)	
	First Name	Middle Name	Last Name		
.3	et address, if available, or oth	er description	What is the property? Check all that apply.  Single-family home	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
2. Add you ha	the dollar value of the por ve attached for Part 1. Wri 	tion you own for te that number 	Who has an interest in the property? Check one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item property identification number:  all of your entries from Part 1, including any entrie here.  st in any vehicles, whether they are registered or not all or proportion of the contracts and so report it on Schedule G: Executory Contracts and	es for pages \$12	mmunity property
Cars, va		ity vehicles, moto	orcycles		
3.1	Make Model: Year:	Chevrolet Avalanche 2007	Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Pu ured claims on <i>Schedule L</i> aims Secured by Property.
	Approximate mileage: Other information: 2007 Chevrolet Avalanche	150000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Current value of the entire property? \$8425.00	Current value of the portion you own? \$8425.00
3.2	Make		Check if this is community property (see instructions)	Do not doduct socured	claims or exemptions. Pu
٥.۷	Model: Year:		Who has an interest in the property? Check one.  Debtor 1 only	the amount of any secu	claims or exemptions. Puured claims on <i>Schedule Laims Secured by Property.</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	-		At least one of the debtors and another  Check if this is community property (see instructions)		

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	First Name	Middle Name	Johnson Last Name	Case number	Si (ii kilowiy	
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the pone.  Debtor 1 only Debtor 2 only	property? Check		red claims on Schedule iims Secured by Property
	Other information:		Debtor 1 and Debtor 2 on	ly	Current value of the entire property?	Current value of the portion you own?
			At least one of the debtors	and another		
			Check if this is commun instructions)	ity property (see		
3.4	Make Model:		Who has an interest in the pone.	oroperty? Check	Do not deduct secured the amount of any secu	claims or exemptions. Pured claims on Schedule
	Year:		Debtor 1 only			ims Secured by Property
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 on	ly	entire property?	portion you own?
			At least one of the debtors	and another		
			Check if this is commun instructions)	ity property (see		
Exam	No	•	er recreational vehicles, other ;, fishing vessels, snowmobiles, n	•		
Exam	nples: Boats, trailers, motors No Yes Make Model:	•	Who has an interest in the pone.	motorcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model: Year:	•	Who has an interest in the pone.	motorcycle accessori	Do not deduct secured	red claims on <i>Schedule</i>
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only	motorcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Exam	nples: Boats, trailers, motors No Yes Make Model: Year:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl	notorcycle accessori property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Property
Exam	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only	property? Check  Ily s and another	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the p	property? Check  ly s and another  http://doi.org/10.1003/10.0	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. F
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions) Who has an interest in the pone.	property? Check  ly s and another  http://doi.org/10.1003/10.0	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only	property? Check  ly s and another  http://doi.org/10.1003/10.0	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. F ired claims on Schedule ims Secured by Propert
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model: Year: Approximate mileage:  Other information:  Make  Model: Year: Approximate mileage:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only Debtor 2 only	property? Check  Ily s and another  Inity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the pone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 onl At least one of the debtors Check if this is commun instructions)  Who has an interest in the pone. Debtor 1 only	property? Check  Ily s and another  hity property (see  property? Check	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. For the claims on Schedule ims Secured by Propert  Current value of the

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Debtor 1 Robert Johnson Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... 2 Bedroom Sets \$1500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cellphone, 2 Laptops, 3 Televisions \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used Clothing and Shoes \$2500.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$6150.00 for Part 3. Write that number here .....

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Debtor 1 Robert Johnson Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$100.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$700.00 17.1. Checking account: Chase 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb	tor 1 Robert	NA'-d-U- NI	Johnson	Case number (if known)		
	First Name	Middle Name	Last Name			
<ol> <li>Government and corporate bonds and other negotiable and non-negotiable instruments</li> <li>Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.</li> </ol>						
		ents are those you cannot transfe				
	<b>✓</b> No					
	Yes. Give specific					
	information about them	Issuer name:				
					_	
21.	Retirement or pension				<u> </u>	
	Examples: Interests in IF	RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings account	ts, or other pension or profit-sharing plans		
	No No	Type of account:	Institution name:			
	Yes. List each account	401(k) or similar plan:				
	separately.				_	
		Pension plan:	-		-	
		IRA:	=			
		Retirement account:			_	
		Keogh:			_	
		Additional account:				
		Additional account:				
22.	Security deposits and				-	
		d deposits you have made so that with landlords, prepaid rent, public				
	companies, or others	······ · · · · · · · · · · · · · · · ·	, g,			
	<b>✓</b> No		Institution name:			
	Yes	Electric:				
		Gas:				
		Heating oil:			_	
		Security deposit on rental unit:				
		Prepaid rent:				
		Telephone:			-	
		Water:			-	
		Rented furniture:			-	
		Other:			-	
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or fo	or a number of years)	_	
	<b>✓</b> No					
	Yes	Issuer name and description:				

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Debt	or 1 Robert		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
24.		n education IRA, in an account in a qualif 530(b)(1), 529A(b), and 529(b)(1).	ied ABLE program, or u	ınder a qualified state tuition program.	
	✓ No Yes	Institution name and description. Separately	file the records of any int	erests.11 U.S.C. § 521(c):	
25.	Truete aquit:	 able or future interests in property (other	than anything listed in	line 1) and rights or nowers	
20.	exercisable for	or your benefit	man anything notes in	inic 1), and rights of powers	
	✓ No Yes. Desc	ribe			
26.		rights, trademarks, trade secrets, and ot			
	<b>✓</b> No		Troyunds and nochoning t	greements	
	Yes. Desc	ribe			
27.		nchises, and other general intangibles Iding permits, exclusive licenses, cooperative	association holdings, liqu	uor licenses, professional licenses	
	✓ No				
	Yes. Desc	nbe			
Mon	ney or proper	ty owed to you?			Current value of the portion you own? Do not deduct secured
					portion you own?
	Tax refunds ov				portion you own? Do not deduct secured
	Tax refunds ov	ved to you		Endoral	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds on  No Yes. Give s abou			Federal: State:	portion you own? Do not deduct secured
	Tax refunds on  No Yes. Give s abou you a	ved to you specific information t them, including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ov  No Yes. Give s abou you a and t	specific information t them, including whether laready filed the returns the tax years	child support, maintenal	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support,	child support, maintenal	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether already filed the returns the tax years	child support, maintena	State:  Local:  nce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds on  Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support,	child support, maintena	State:  Local:  nce, divorce settlement, property settlement Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds on  Yes. Give s abou you a and t  Family suppor Examples: Past	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support,	child support, maintena	State:  Local:  nce, divorce settlement, property settlement  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past  No Yes. Give s	pecific information t them, including whether liready filed the returns the tax years  t due or lump sum alimony, spousal support, specific information	child support, maintena	State: Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information t them, including whether slready filed the returns the tax years  t due or lump sum alimony, spousal support,	ability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s abou you a and t  Family suppor Examples: Past No Yes. Give s  Other amount Examples: Unp	specific information It them, including whether Ilready filed the returns the tax years  It due or lump sum alimony, spousal support, specific information	ability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds on  No Yes. Give s about you a and t  Family suppor Examples: Past  No Yes. Give s  Other amount Examples: Unp Soc	specific information t them, including whether already filed the returns he tax years  t due or lump sum alimony, spousal support, specific information  s someone owes you aid wages, disability insurance payments, dis al Security benefits; unpaid loans you made t	ability benefits, sick pay,	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Robert		Johnson	Case number (if known)	
	First Name	Middle Name	e Last Name		
31.	Interests in insurance p Examples: Health, disabili		alth savings account (HSA); credit, he	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis		Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property If you are the beneficiary of property because someon No	of a living trust, expect	someone who has died proceeds from a life insurance policy	, or are currently entitled to receive	
	Yes. Describe				
33.			you have filed a lawsuit or made a urance claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and u to set off claims	nliquidated claims o	f every nature, including counterc	laims of the debtor and rights	
	Ves. Describe				
35.	Any financial assets you	u did not already list			
	Yes. Describe				
36.		-	m Part 4, including any entries fo		\$800.00
Part	5: Describe Any Bus	siness-Related Pr	operty You Own or Have an In	nterest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable in	nterest in any business-related pro	pperty?	
	No. Go to Part 6. Yes. Go to line 38.			<b>p</b> D	current value of the ortion you own? to not deduct secured claims rexemptions
38.	Accounts receivable or	commissions you al	ready earned		
	Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		e, modems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe				

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Deb	tor 1 Robert	Johnson	Case number (if known)	
1	First Name	Middle Name Last Name		
40.	Machinery, fixtures, ed	uipment, supplies you use in business, and tools of your tr	ade	
	<b>✓</b> No			
	Yes. Describe			
		<del></del>		
41.	Inventory			
	<b>✓</b> No			
	Yes. Describe			
42.	Interests in partnershi	os or joint ventures		
	✓ No			
	=	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them	·	<del></del>	
43	Customer lists mailing	lists, or other compilations		<del></del>
70.	_	ists, or other complications		
	<b>✓</b> No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C.	:. § 101(41A))?	
	☐ No			
	<u></u>	ha		
	Yes. Descri	Je		<del></del>
44.	Any business-related r	roperty you did not already list		
		.,,		
	<b>✓</b> No			
	Yes. Give specific			
	information			<del></del>
		·		
		<del></del>		
45. A	dd the dollar value of al	I of your entries from Part 5, including any entries for page	es you have attached	-
		here		
<u> </u>			<u> </u>	
Part		rm- and Commercial Fishing-Related Property You nterest in farmland, list it in Part 1.	u Own or Have an Interest In.	
46.	Do you own or have ar	y legal or equitable interest in any farm- or commercial fis	shing-related property?	
	No. Go to Part 7.			value of the
	Yes. Go to line 47.		portion you	ou own? educt secured claims
			or exempt	
47.	Farm animals			
	Examples: Livestock, po	ultry, farm-raised fish		
	.∡ No			
	Yes. Describe			

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Debt		lohnson	Case number (if known)	
	First Name Middle Name L	ast Name		
48.	Crops-either growing or harvested			
	✓ No			
	Yes. Describe			
49.	Farm and fishing equipment, implements, machinery, fixture	es, and tools of trade		
	No No			
	Yes. Describe			
	Tes. Bescribe			
50.	Farm and fishing supplies, chemicals, and feed			
	No No			
	Yes. Describe			
	Test Besonbern			
51.	Any farm- and commercial fishing-related property you did r	not already list		
	No No			
	Yes. Describe			
	Test Besonbern			
- A	dd the deller relice of all of recoverables from Deat C includio.			
	dd the dollar value of all of your entries from Part 6, including art 6. Write that number here			
•			L	
Part	7: Describe All Property You Own or Have an Intere	est in That You Did N	ot List Above	
	Do you have other property of any kind you did not already li			
00.	Examples: Season tickets, country club membership			
	✓ No			
	Yes. Give specific			
	information			
54. A	dd the dollar value of all of your entries from Part 7. Write tha	at number here		<b>&gt;</b>
Dort	8: List the Totals of Each Part of this Form			
Part	List the Totals of Each Part of this Porti			
55. <b>I</b>	Part 1: Total real estate, line 2		<b></b>	\$120874.00
56. <b>r</b>	part 2 total vehicles, line 5	\$8425.00		
67 <b>D</b>	lost 2: Total margarel and harrochald itams. line 45	ψ0423.00		
57. <b>P</b>	Part 3: Total personal and household items, line 15	\$6150.00		
58. <b>P</b>	Part 4: Total financial assets, line 36	\$800.00		
59. <b>I</b>	Part 5: Total business-related property, line 45			
60. <b>I</b>	Part 6: Total farm- and fishing-related property, line 52			
61. <b>i</b>	Part 7: Total other property not listed, line 54			
62	Total personal property. Add lines 56 through 61			
J	Fig. Fire Francisco de anough of minimum.	\$15375.00	Copy personal property total	+ \$15375.00
				\$136249.00
63. <b>T</b>	otal of all property on Schedule A/B. Add line 55 + line 62			1

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Debtor 1 Robert			Johnson	Case number (if known)	
Ī	First Name	Middle Name	Last Name		

### Schedule A/B: Property. Additional page

Part 3: Describe	Part 3: Describe Your Personal and Household Items					
Do you own or ha	Current value of the portion you own?  Do not deduct secured claims or exemptions.					
6.2. Household goo	ds and furnishings					
No						
Yes. Describe	Livingroom Set	\$1000.00				
6.3. Household goo	ds and furnishings					
No						
Yes. Describe	Diningroom Set	\$800.00				
6.4. Household goods and furnishings						
No						
Yes. Describe	Misc. Household Goods	\$200.00				

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Fill in this information to identify your case:					
Debtor 1	Robert		Johnson		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)					

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pai	Part 1: Identify the Property You Claim as Exempt						
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.  ✓ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  ✓ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)  For any property you list on Schedule A/B that you claim as exempt, fill in the information below.						
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description:  16346 S Kedzie Ave, Markham, IL 60428  Line from Schedule A/B: 01	\$120,874.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901			
	Brief description:  2 Bedroom Sets  Line from Schedule A/B: 06	\$1,500.00	\$1,050.00  100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)			
3.	<b>✓</b> No	y 3 years after that for o	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?				

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Debtor 1 Robert Robert Johnson Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description:	\$1,000.00		735 ILCS 5/12-1001(b)
Livingroom Set		\$1,000.00	_
Line from  Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	
Brief	<b>#</b> 000.00		735 ILCS 5/12-1001(b)
description:  Diningroom Set	\$800.00	\$800.00	
Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(a)
description:	\$2,500.00	\$2.500.00	
Used Clothing and Shoes Line from		100% of fair market value, up to any	_
Schedule A/B:11		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$150.00	\$150.00	
Cellphone, 2 Laptops, 3 Televisions		100% of fair market value, up to any	_
Line from Schedule A/B: 07		applicable statutory limit	
Brief	<b>#</b> 400.00		735 ILCS 5/12-1001(b)
description:	\$100.00	\$100.00	
Cash On Hand Line from		100% of fair market value, up to any	_
Schedule A/B: 16		applicable statutory limit	
Brief			735 ILCS 5/12-1001(b)
description:	\$200.00	\$200.00	
Misc. Household Goods Line from Schedule A/B: 06		100% of fair market value, up to any applicable statutory limit	_
Brief			735 ILCS 5/12-1001(b)
description:	\$700.00	\$700.00	
Checking account, Chase		100% of fair market value, up to any	_
Line from Schedule A/B: 17		applicable statutory limit	
Brief	ФО 405 00	_	735 ILCS 5/12-1001(c); 735 ILCS
description:	\$8,425.00	\$0	5/12-1001(b)
Chevrolet Avalanche, 2007, 2007 Chevrolet Avalanche		100% of fair market value, up to any applicable statutory limit	_
Line from			
Schedule A/B: 03			

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Fill in	this information to identify your case	sa:			
Debto	or 1 Robert First Name	Johnson  Middle Name Last Name			
Debto		Winding Wallie			
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Casa	number	(State)			
(If knov					
Off	icial Form 106D		•		Check if this is a amended filing
		ors Who Have Claims Secure	d by Pron	ertv	12/1
		le. If two married people are filing together, both are equa			
more	space is needed, copy the Additio	nal Page, fill it out, number the entries, and attach it to t			
	and case number (if known).				
1. I	Do any creditors have claims se		o mothima alaa ta xan	out on this forms	
ļ	<b>_</b>	it this form to the court with your other schedules. You hav	e notning eise to rep	ort on this form.	
	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims				
2.		or has more than one secured claim, list the creditor	Column A	Column B	Column C
	•	an one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Amount of claim Do not deduct the	Value of collateral	Unsecured portion
	name.	·	value of collateral.	that supports	If any
	CNEMAN			this claim	
2.1	ONEMAIN Creditor's Name	Describe the property that secures the claim:	\$11,337.00	\$8,425.00	\$2,912.00
	PO BOX 1010	2007 Chevrolet Avalanche			
	Number Street	As of the date you file, the claim is: Check all that apply.  Contingent			
	EVANCULLE IN 47706	Unliquidated			
	EVANSVILLE IN 47706 City State ZIP Code	Disputed			
	Who owes the debt? Check one.	<b>□</b> .			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	Debtor 1 and Debtor 2 only  At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 10/2016 incurred	Last 4 digits of account number0303			
2.2	Bank of America		\$184,376.57	\$120,874.00	\$63,502.57
<u> </u>	Creditor's Name	Describe the property that secures the claim:	Ψ104,010.01	Ψ120,074.00	φοσ,σοΣ.σ
	PO BOX 31785  Number Street	16346 S Kedzie Ave, Markham, IL 60428   Value: \$120,874.00			
		As of the date you file, the claim is: Check all that apply.			
	Tampa FL 33631	Contingent			
	City State ZIP Code  Who owes the debt? Check one.	Unliquidated			
	Debtor 1 only	Disputed			
	Debtor 2 only	Nature of lien. Check all that apply.			
	Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another  Check if this claim relates	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was				
		Last 4 digits of account number	1		
	Add the dollar value of y	our entries in Column A on this page. Write that number	\$195,713.57		

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Debtor 1 Robert Johnson First Name Middle Name Last Name Debtor 2 (Spouse, if filling) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State)  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible, Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule B: Executory Contracts and Unexpired Leases (Official Form 106B). Do not include any creditors with partially secured claims that are listed in Schedule B: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds any particular claim, list the creditor in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
First Name Middle Name Last Name  Debtor 2  Spouse, if filing)  First Name Middle Name Last Name  United States Bankruptcy Court for the: Northern District of Illinois (State)  Case number (If known)  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Winh Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor hole calcimin, list the creditor is Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	Fill	in this infor	mation to identify your c	ase:					
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the:	Deb	otor 1							
United States Bankruptcy Court for the:   Northern   District of   Illinois   (State)			First Name	Middle Name	Last Name				
United States Bankruptcy Court for the: Northem District of Illinois (State)  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the reparty to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A) and on Schedule B: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
Case number ((Kanown))  Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule C: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  Ves.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	(Spc	ruse, if filing)	First Name	Middle Name	Last Name				
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Official Form 106E/F  Schedule E/F: Creditors Who Have Unsecured Claims  12/15  Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  No. Go to Part 2.  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
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Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).  Part 1: List All of Your PRIORITY Unsecured Claims  1. Do any creditors have priority unsecured claims against you?  Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)									
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Yes.  2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.  (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)	1.	Do any cr	reditors have priority ur	secured claims against y	ou?				
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	2.	listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.					ority amounts.		
		(For an ex	planation of each type of	claim, see the instructions f	or this form in the instruc	tion booklet.)	Total	Driority	Nonpriority

claim

amount

amount

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Debt	or 1	Robert	Johnson	Case number (if known)	
		First Name Middle Name	Last Name		
	Do a	List All of Your NONPRIORITY Unsecured Clams are creditors have nonpriority unsecured claims aga No. You have nothing to report in this part. Submit the Yes.	inst you?	ne court with your other schedules.	
4. I	unse If me	all of your nonpriority unsecured claims in the alphaecured claim, list the creditor separately for each claim. For	r each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
					Total claim
4.1		ERTIFED SVC onpriority Creditor's Name		Last 4 digits of account number0515	\$0.00
	17	733 WAŚHINGTON ST 201		When was the debt incurred? 4/2011	
	Nu	umber Street		As of the date you file, the claim is: Check all that apply.  Contingent	
	_	AUKEGAN Illinois 60079		Unliquidated	
	Ci	ity State Zip Code  The incurred the debt? Check one.	1	Disputed	
	Ž	Debtor 1 only			
		Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	F	Debtor 1 and Debtor 2 only		Student loans  Obligations arising out of a separation agreement or	
	Ē	At least one of the debtors and another		divorce that you did not report as priority claims	
	Ē	Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is	the claim subject to offset?		Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL	
	⊻	<u>√</u> No		Other. opening Otherwise offentions. Medical	
	L	Yes			
4.2		ED LOAN SERV onpriority Creditor's Name		Last 4 digits of account number0001	\$1,819.00
	Ρ.	O. Box 60610		When was the debt incurred? 10/2011	
	Νι	umber Street		As of the date you file, the claim is: Check all that apply.	
	_			Contingent	
	Hi Ci	arrisburg Pennsylvania 17106 ity State Zip Code	<u> </u>	Unliquidated	
	W	ho incurred the debt? Check one.  Debtor 1 only		Disputed	
	Ľ	Debtor 2 only		Type of NONPRIORITY unsecured claim:	
	L			Student loans	
	L	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	L	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar	
	L	Check if this claim relates to a community debt the claim subject to offset?		debts Other. Specify	
	[~	<b>-</b>			
	F	Yes			
4.3	FI	RST PREMIER BANK		Last 4 digits of account number 1219	\$962.00
		onpriority Creditor's Name offerson Capital Systems, LLC PO Box 7999		When was the debt incurred? 7/2013	
		umber Street			
	c/d	o Kelly Lukason		As of the date you file, the claim is: Check all that apply.  Contingent	
	_	aint Cloud Minnesota 56302		Unliquidated	
	Ci <b>W</b>	ity State Zip Code  /ho incurred the debt? Check one.	1	Disputed	
	~	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
		Debtor 2 only		Student loans	
		Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
		At least one of the debtors and another		divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
		Check if this claim relates to a community debt		debts	
	Is	the claim subject to offset?		Other. Specify CreditCard	
	Ľ	✓ No Yes			

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Debtor 1 Robert First Name Johnson Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with	1 4.5, followed by 4.6, and so forth.	Total claim
4.4	Great American Finance	Last 4 digits of account number 4222	\$0.00
	Nonpriority Creditor's Name 20 N Wacker Dr, Ste 2275	When was the debt incurred? 11/2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.  Contingent	
		<b>≝</b> *	
	Chicago Illinois 60606	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify 036 InstallmentLoan	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.5	MERRICK BK	Last 4 digits of account number 8314	\$0.00
	Nonpriority Creditor's Name POB 9201	When was the debt incurred? 5/2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	OLD BETHPAGE New York 11804	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	<b>✓</b> No		
	Yes		
4.6	PERSONAL FINANCE CO	Last 4 digits of account number 2301	\$1,580.00
	Nonpriority Creditor's Name	When was the debt incurred? 11/2016	
	2009 Essington Road Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Joliet Illinois 60435	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify 025 InstallmentLoan	
	✓ No	_	

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Debtor 1 Robert Johnson Case number (if known)
First Name Middle Name Last Name

Vour NONDRIGHTY Uncoursed Claims Continuention Rose

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.7	SPRINGLEAF FINANCIAL S Nonpriority Creditor's Name 960 CIPRIANA DR UNIT B1 Number Street	Last 4 digits of account number 4694 When was the debt incurred? 7/2007  As of the date you file, the claim is: Check all that apply.	\$0.00
	MYRTLE BEACH South Carolina 29572  City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	<ul> <li>Contingent</li> <li>Unliquidated</li> <li>Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>✓ Other. Specify 037 Automobile</li> </ul>	
4.8	SYNCB/WALMART Nonpriority Creditor's Name Po Box 530927 Number Street  Atlanta Georgia 30353 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Yes	Last 4 digits of account number 8531  When was the debt incurred? 9/2014  As of the date you file, the claim is: Check all that apply.  Contingent  Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  Other. Specify CreditCard	\$534.00
4.9	WEBBNK/FHUT Nonpriority Creditor's Name 6250 RIDGEWOOD ROA Number Street  SAINT CLOUD Minnesota 56303 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number 8460 When was the debt incurred? 1/2013  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$0.00

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Debtor 1 Robert Johnson Case number (if known)

FIRST INS	me Middle Name Last Name			
Part 4: Add t	ne Amounts for Each Type of Unsecured Claim			
	amounts of certain types of unsecured claims. This information i nounts for each type of unsecured claim.	s for s	tatistical reporting	purpo:
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	ee. Total. Add lines oa through od.	oe.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$1,819.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$3,076.00	
	6i Total Add lines 6f through 6i	6i	\$4,895.00	

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Robert		Johnson	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	<u></u>
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	·
Case number				
(If known)				

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		DC	ocument i c	igc 30 o	170	
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Robert		Johnson			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States I	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)	-					
	F 400LL					Check if this is an amended filing
Official	Form 106H					
Cabadul	a U. Vaur Caa	labtava				4044
Schedui	e H: Your Coc	ieptors				12/15
1. Do you ha	e last 8 years, have you	ou are filing a joint case, do  lived in a community pro	pperty state or territo	ory? (Commi	or.) unity property states and territories inclu	de Arizona, California,
	Go to line 3.		0 ,	,		
Yes	. Did vour spouse, forme	er spouse, or legal equiva	alent live with vou at t	he time?		
	No		,			
	-	y state or territory did yo	u live?	Fill in	the name and current address of that p	person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent			
	Number Street					
	City	State	Zip	Code		
		_	•		ouse is filing with you. List the perso	

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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			20	oarrione	• •	ago or	0.70	
Fill in	this inf	ormation to identify	your case:					
Debto	or 1	Robert		Johnso	on			
		First Name	Middle Name	Last N	ame		— Che	eck if this is:
Debto		First Name	Middle Norse	L ant N			-   -	An amended filing
			Middle Name	Last N				A supplement showing post-petition chapter 1
United the:	d States I	Bankruptcy Court for	Northern	_ District of Illi	nois state)			expenses as of the following date:
Case	number			()	iaic)			
(If know	wn)							MM / DD / YYYY
Offi	cial I	orm 106I						
Sch	redul	e I: Your In	come					12/1
spous	e. If mo er (if kn	•	l, attach a separate she y question.			_	•	not include information about your ional pages, write your name and case
1. F	ill in you	employment		Debtor 1				Debtor 2
ir	nformatio	n.	Employment status	T Frank				
	-	more than one job, parate page with		✓ Emplo	-	red		Employed  Not Employed
in	formation	about additional			Not Employed			nter Employee
eı	mployers.		Occupation	Laborer				
	nclude pai elf-employ	t time, seasonal, or ved work.	Employer's name	Trice Cons	tructi	on Compa	ny	
		n may include student	Employer's address		438 West 43rd Street			_
	•	aker, if it applies.		Number Str	eet			Number Street
				Chicago City		Illinois State	60609 Zip Code	City State Zip Code
				Oity		Otato	Zip oodc	Oity State Zip Sode
			How long employed there?					
Part	2: Giv	e Details About N	Nonthly Income					
Eati	moto mo	enthly income as of t	the data yeu file this form	n If you have	nothi	na to rono	rt for any line	write \$0 in the space. Include your non-filing
		s you are separated.	ine date you me this for	II. II you nave	HOUH	ng to repo	it for ally life,	write 50 in the space. Include your non-illing
		non-filing spouse have attach a separate she		, combine the	inforr	mation for a	all employers fo	or that person on the lines below. If you need
						For D	Debtor 1	For Debtor 2 or non-filing spouse
2.			ary, and commissions (befo , calculate what the monthly		2.		\$5,713.07	
3.	Estimate	e and list monthly over	rtime pay.		3.		+ \$0.00	
4.	Calculat	e gross income. Add li	ine 2 + line 3.		4.		\$5,713.07	
					_			

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Debtor 1Robert First Name Middle Name	Johnson Last Name	Case number known)	(if	
. Hot Name	<u> </u>	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$5,713.07		
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$1,745.12		
5b. Mandatory contributions for retirement plans	5b.	\$0.00		
5c. Voluntary contributions for retirement plans	5c.	\$0.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$214.24		
5h. Other deductions. Specify:	5h	\$0.00 +		
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + 5h$ .	e +5f + 5g 6.	\$1,959.36		
7. Calculate total monthly take-home pay. Subtract line 6 from	line 4. 7.	\$3,753.71		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, the total monthly net income.		\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a			
Include alimony, spousal support, child support, maintenar divorce settlement, and property settlement.	nce, 8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly received Include cash assistance and the value (if known) of any non cash assistance that you receive, such as food stamps (benefined the Supplemental Nutrition Assistance Program) or housing subsidies Specify:	<b> -</b>	\$0.00		
8g. Pension or retirement income	8g.	\$0.00		
8h. Other monthly income. Specify:	8h	<u> </u>		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8	8g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9.  Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. g spouse	\$3,753.71 +	=	\$3,753.71
11. State all other regular contributions to the expenses that Include contributions from an unmarried partner, members of y friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, you	ur dependents, your roomm		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$3,753.71 Combined
13. Do you expect an increase or decrease within the year aft	ter you file this for	m?		monthly income
Yes. Explain:				

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		Do	ocument Page 33	of 70		
Fill in this infor	mation to identify y	our case:				
Debtor 1	Robert		Johnson	_		
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g	
United States B	ankruptcy Court for	r the: Northern	District of Illinois (State)	A supplement shexpenses as of t		t-petition chapter 13 g date:
Case number (If known)					,	
	Form 106	<del></del>				12/15
Be as complete information. If i (if known). Ans	and accurate as	possible. If two married peop ded, attach another sheet to n.				ect
1. Is this a join	nt case?					
✓ No. Go	to line 2					
Yes. Do	oes Debtor 2 live i	n a separate household?				
	¬ No					
	_	ust file Official Forms 106J-2, <i>E</i>	xpenses for Separate Household	d of Debtor 2.		
2. Do you have		✓ No	, , , , , , , , , , , , , , , , , , ,			
Do not list D Debtor 2.		Yes. Fill out this information each dependent	for Dependent's relationshi Debtor 1 or Debtor 2	ip to Dependent's age	Does de with you	pendent live 1?
	enses include f people other	<b>√</b> No				
than yourself and dependents	d your	Yes				
		ing Monthly Expenses				
_	f a date after the	our bankruptcy filing date unle bankruptcy is filed. If this is a	-			•
	•	non-cash government assistar ded it on Sc <i>hedule I: Your Inc</i>	-			Your expenses
	or home ownersh or the ground or lot.	ip expenses for your residence 4.	e. Include first mortgage payme	nts and	4.	\$1,513.00
If not incl	uded in line 4:					
4a. Real es	state taxes				4a	\$0.00

\$0.00

\$0.00

\$100.00

4b.

4c.

4d.

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Robert Robert Johnson Case number (if known)
First Name Middle Name Last Name

First Name	Mildule Name Last Name		
			Your expenses
5. Additional mortgage payme	nts for your residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural ga	as	6a.	\$350.00
6b. Water, sewer, garbage co	llection	6b.	\$100.00
6c. Telephone, cell phone, In	ternet, satellite, and cable services	6c.	\$290.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping sup	pplies	7.	\$500.00
8. Childcare and children's ed	ucation costs	8.	\$0.00
9. Clothing, laundry, and dry c	leaning	9.	\$60.00
10. Personal care products an	d services	10.	\$50.00
11. Medical and dental expens	ses	11.	\$40.00
12. <b>Transportation.</b> Include gas Do not include car payments		12.	\$200.00
13. Entertainment, clubs, recr	eation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions a	nd religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance dec	ucted from your pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$150.00
15d. Other insurance. Specify	<u>/:</u>	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes	deducted from your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payme	ents:	10	
17a. Car payments for Vehicle		17a	\$0.00
17b. Car payments for Vehicl	e 2	17b	\$0.00
17c. Other. Specify:		17c	\$0.00
		17d	\$0.00
	maintenance, and support that you did not report as deducted from		\$0.00
	lle I, Your Income (Official Form 106I).	18.	
	to support others who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expens 20a. Mortgages on other pro	es not included in lines 4 or 5 of this form or on Schedule I: Your Income.	202	<b>\$0.00</b>
20b. Real estate taxes.		20a 20b	\$0.00 \$0.00
20c. Property, homeowner's,	or renter's insurance		
20d. Maintenance, repair, and		20c 20d	\$0.00 \$0.00
20e. Homeowner's association			
200. Homoowner a association	ni oi oondoniinium duoo	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Robert		Johnson	Case number (if known)					
First Name	Middle Name	Last Name						
21. Other. Specify:				21	\$0.00			
•	monthly expenses.				\$3,353.00			
	22a. Add lines 4 through 21.							
• •	2 (monthly expenses for Debtor 2),	•			\$3,353.00			
22c. Add line 22	a and 22b. The result is your mont	hly expenses.		22.				
23. Calculate your	monthly net income.							
23a. Copy line 1	2 (your combined monthly income	) from Schedule I.		23a	\$3,753.71			
23b. Copy your	monthly expenses from line 22 abo	ove.		23b	\$3,353.00			
,	ur monthly expenses from your mo	onthly income.			\$400.71			
The result i	s your monthly net income.			23c				
mortgage paym No Yes	p you expect to finish paying for you ent to increase or decrease becaus explain here:							

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Fill in this information to identify your case:						
Debtor 1	Robert					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)						

### Official Form 106Dec

### Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.  $\frac{1}{2} \left( \frac{1}{2} \right) = \frac{1}{2} \left( \frac{1}{2} \right) \left( \frac{1}{2} \right)$ 

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below			
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?			
	✓ No			
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		
	Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.			
×	/s/ Robert Johnson	×		
	Signature of Debtor 1	Signature of Debtor 2		
	Date 10/20/2017	Date		
	MM/DD/YYYY	MM/DD/YYYY		

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Fill in this info	ormation to identify your	case:					
Debtor 1	Robert		Johnson				
	First Name	Middle Na		e			
Debtor 2 (Spouse, if filing)	First Name	Middle Na	me Last Nam	e			
United States	Bankruptcy Court for the:	Northern	District of Illino	is			
Case number			(State	9)			
(If known)							Chook if this is a
Official	Form 107						Check if this is a amended filing
	ent of Financia	al Affaire fo	r Individuals	Filina for	Rankru	intev	04/1
information. number (if kr	ete and accurate as po If more space is need nown). Answer every o	ed, attach a separ puestion.	ate sheet to this form	On the top of			
	e Details About Your		na wnere You Livea	Before			
	s your current marital st	atus?					
<u> </u>	arried ot married						
2. During	the last 3 years, have y	ou lived anywhere	other than where you liv	re now?			
	oes. List all of the places yebtor 1:	ou lived in the last 3	B years. Do not include v	where you live no	w.		Dates Debtor 2 lived
			there				there
				Same as I	Debtor 1		Same as Debtor 1
NI			From	Ni venin nu Otunn			From
NU	ımber Street		То	Number Stree			To
Cit	ty State	Zip Code		City	State	Zip Code	
				Same as I	Debtor 1		Same as Debtor 1
Nu	ımber Street		From	Number Stree	:		From
Cit	ty State	Zip Code		City	State	Zip Code	
and territo	ne last 8 years, did you o ories include Arizona, Calif . Make sure you fill out S	ornia, Idaho, Louisia	na, Nevada, New Mexico,	Puerto Rico, Tex			Community property states )

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Johnson Debtor 1 Robert Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$5139.70 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$20000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$25000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Johnson Debtor 1 Robert Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Robert			Jol	hnson	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi corp age	ders include your porations of whic	relatives; a h you are a for a busin	iny general partners in officer, director, p less you operate as	s; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? rou are a general partner; g securities; and any managing domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	yments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this paymont
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	ı debts gua	ranteed or cosigne	ed by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an  Reason for this payment  Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Insider's Name  Number Street						
		State	Zip Code				

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Johnson

Debtor 1 Robert Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Robert	Johnson	Case number (if known)	
	First Name Middle Name	Last Name		
11.	Within 90 days before you filed for bankruptcy, did accounts or refuse to make a payment because yo		ank or financial institution, set off any amo	ounts from your
	✓ No  Yes. Fill in the details.			
		Describe the action th	e creditor took  Date action was taken	Amount
	Creditor's Name			· ———
	Number Street			
		Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit o	f creditors, a court-
	<b>✓</b> No			
	Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			-
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			<del>-</del>
	Number Street			
	City State Zip Code			
	Person's relationship to you			

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	Robert	Johnson Case number (if know	wn)	
	First Name Middle Name	Last Name		
. Wit	thin 2 years before you filed for bankruptcy, di	d you give any gifts or contributions with a total value	of more than \$600	to any charity?
<b>✓</b>	No			
<u>~</u>		P		
	Yes. Fill in the details for each gift or contribu	ition.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
	Offaity 3 Name			
		<del>-</del>		
	Number Street	<del>-</del>		
	Number Street			
	City State Zip Code	_		
	Only State Zip Gode			
rt 6·	List Certain Losses			
	Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List	Date of your loss	Value of property
	now the loss occurred	pending insurance claims on line 33 of <i>Schedule A/B: Property.</i>	1055	1051
T.	List Certain Payments or Transfers			
	No	or credit counseling agencies for services required in your b		
✓	Yes. Fill in the details.			
		Description and value of any property transferred	Date payment or transfer	Amount of payment
	Occupation Fire	transferred	or transfer was made	payment
	Semrad Law Firm		or transfer	
	Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue	transferred	or transfer was made	payment
	Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street	transferred	or transfer was made	payment
	Person Who Was Paid 11101 S. Western Avenue Number Street  Chicago Illinois 60643 City State Zip Code  Email or website address  Person Who Made the Payment, if Not You  Person Who Was Paid  Number Street  City State Zip Code	transferred	or transfer was made	payment

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Debt		Robert			Case number <i>(if kno</i>	wn)	
		First Name	Middle Name	Last Name			
17.	help	hin 1 year before you filed by you deal with your credinot include any payment or	tors or to make payme		half pay or transf	fer any property to	anyone who promised to
	$\square$	No Yes. Fill in the details.					
				Description and value of any pre- transferred	operty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
18.	the Incl	ordinary course of your b	usiness or financial aff and transfers made as se	ecurity (such as the granting of a secu			
				Description and value of proper transferred		any property or received or debts   ge	Date paid transfer was made
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
		Person Who Received Tran	nsfer				
		Number Street					
		City State Person's relationship to yo	Zip Code u				
19.	ben	hin 10 years before you fil eficiary? ese are often called asset-pro No		you transfer any property to a self-	settled trust or s	imilar device of wh	ich you are a
		Yes. Fill in the details.		Description and value of the p	roperty transferre	ed	Date transfer was made
		Name of trust					

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Debtor 1 Robert Johnson Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Johnson Debtor 1 Robert Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Robert			Johnson	Case	number (if i	known)	
		First Name	Middle N	lame	Last Name				
26.			y in any judicial or a	administrative	e proceeding under	any environmenta	al law? Ind	clude settlements and ord	lers.
		No	_						
		Yes. Fill in the det	ails.						
				Cour	rt or agency		Nature o	f the case	Status of the case
		Case title							Pending
					t Name				On appeal
		Case number		Num	berStreet				Concluded
				City	State	Zip Code			_
Part	11:	Give Details Ab	oout Your Busine	ss or Conne	ections to Any Bus	siness			
27.	Witl	nin 4 years before	you filed for bankru	ıptcy, did you	own a business or	have any of the fo	ollowing co	onnections to any busines	s?
		A sole propri	etor or self-emplove	ed in a trade.	profession, or other	activity, either ful	l-time or p	art-time	
					or limited liability pa	=			
		A partner in a		(===)		( )			
		ш .	rector, or managing	executive of	a corporation				
					securities of a corp	ooration			
		_				or allori			
	<b>✓</b>		bove applies. Go to						
		Yes. Check all that	at apply above and	fill in the deta	ils below for each b	usiness.			
					Describe the natu	re of the busines	s	Employer Identification	
								include Social Security	number or ITIN.
		Business Name						EIN:	
		Number Street						Dates business existed	
		0::			Name of accounta	ant or bookkeepe	r		
		City	State Zip	Code				From To	
					Describe the natu	re of the busines	s	Employer Identification	number Do not
								include Social Security	number or ITIN.
		Business Name						EIN:	
		Number Street						Dates business existed	
		-			Name of accounta	ant or bookkeepe	r		
		City	State Zip	Code				From To	
					Describe the natu	re of the business	S	Employer Identification include Social Security	
								EIN:	
		Business Name						L114.	
		Number Street			Name of second			Dates business existed	
		City	State Zip	Code	Name of accounta	ant or bookkeepe	Γ	From To	
		<b>,</b>						From To	

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Debt	or 1 Robert			Johnson	Case number (if known)
	First Name		Middle Name	Last Name	<u> </u>
28.	creditors, or	s before you filed foother parties.	or bankruptcy, did yo	ou give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill	n the details below.			
				Date issued	
	Name			MM/DD/YYYY	
	Number	Street		_	
	City	State	Zip Code	_	
Part	12: Sign Bo	elow			
tı	rue and corre bankruptcy	ct. I understand tha ase can result in fi	it making a false sta	tement, concealing proper	ents, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	/s/ Robert Joh	nson		<b>x</b>
		Signature of Debte	or 1		Signature of Debtor 2
		Date 10/20/2017			Date
D	Did you attach	additional pages t	o Your Statement of	Financial Affairs for Individ	uals Filing for Bankruptcy (Official Form 107)?
	✓ No Yes				
D	Oid you pay or	agree to pay some	one who is not an at	torney to help you fill out b	ankruptcy forms?
Ŀ	<b>√</b> No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Nortnern Dis	trict of Illinois					
re_	Robert Johnson		Case No.					
	Debtor			(If known)				
			Chapter	Chapter 13				
	DISCLOSURE OF	COMPENSATI	ON OF ATTORNEY	FOR DEBTOR				
1	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing of th	ne petition in bankruptcy, or agreed	d to be paid to me, for services				
	For legal services, I have agreed to ac	cept		\$4,000.00				
	Prior to the filing of this statement I h	nave received		\$500.00				
	Balance Due			\$3,500.00				
2	. The source of the compensation paid	I to me was:						
	<b>✓</b> Debtor	Other (speci	fy)					
3	. The source of the compensation paid	I to me is:						
	<b>✓</b> Debtor	Other (speci	fy)					
4	I have not agreed to share the abmembers and associates of my la		tion with any other person unless t	they are				
		v firm. A copy of the agree	with a other person or persons whement, together with a list of the na					
5	<ol> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition bankruptcy;</li> </ol>							
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;							
	c. Representation of the debtor	at the meeting of creditor	s and confirmation hearing, and ar	ny adjourned hearings thereof;				
	d. Representation of the debtor	in adversary proceedings	and other contested bankruptcy m	natters;				
6	. By agreement with the debtor(s), the	above-disclosed fee does	not include the following services	:				
		CERTIF	ICATION					
	I certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any agreen	nent or arrangement for payment to	o me for representation of the				
	10/20/2017		/s/ Kashwal Kaur					
	Date		Signature of Attorney					
			Semrad Law Firm					
			Name of law firm					

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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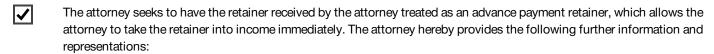
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$77.00 for expenses, leaving a balance due of \$3,887.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 10/20/2017	
Signed:	
/s/ Robert Johnson	
	/s/ Kashwal Kaur
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

## Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury - either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

## Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Johnson, Robert  Debtor(s)	Case No	Case No		
		Chapter.	Chapter13		
	VERIFIC	ATION OF CREDITOR MAT	ΓRIX		
T knowledge	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their		
Date:	10/20/2017	/s/ Johnson, Ro Johnson, Rober Signature of Del	rt		

ONEMAIN PO BOX 1010 EVANSVILLE, IN, 47706

Great American Finance 20 N Wacker Dr, Ste 2275 Chicago, IL, 60606

FED LOAN SERV P.O. Box 60610 Harrisburg, PA, 17106

PERSONAL FINANCE CO 2009 Essington Road Joliet, IL, 60435

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

WEBBNK/FHUT 6250 RIDGEWOOD ROA SAINT CLOUD, MN, 56303

MERRICK BK POB 9201 OLD BETHPAGE, NY, 11804

SPRINGLEAF FINANCIAL S 960 CIPRIANA DR UNIT B1 MYRTLE BEACH, SC, 29572

CERTIFED SVC 1733 WASHINGTON ST 201 WAUKEGAN, IL, 60079

Bank of America 1701 River Oaks Dr # D Calumet City, IL, 60409

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



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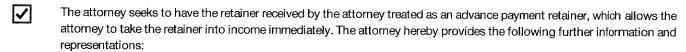
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.



#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$387.00
- 3. Before signing this agreement, the attorney has received, \$500.00 toward the flat fee, leaving a balance due of \$3,500.00; and \$77.00 for expenses, leaving a balance due of \$3,887.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	10/20/2017	
Signed:		
/s/ Rober	rt Johnson	1- 10 1
	Obut amon	/s/ Kashwal Kaur
Debtor(s)		Attorney for Debtor(s)

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Debtor 1 Robert First Name		hnson st Name	Case number (if known)		
	estions for Reporting Purposes	or reality			
16. What kind of debts do you have?	16a Are your debte primarily consumer debts? Consumer debts are defined in 11 LLS C 8 101(8) as				
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chapter 7  Yes. I am filing under Chapter 7 expenses are paid that fur  No. Yes.	'. Do you estimate that a			
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,00	- Income	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 ☑ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001-	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$ \$10,000,001- \$50,000,001- \$100,000,001-	-\$50 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7: Sign Below					
Poi you	I have examined this petition, and correct.  If I have chosen to file under Chap of title 11, United States Code. It under Chapter 7.  If no attorney represents me and lout this document, I have obtained request relief in accordance with I understand making a false state connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 15  /s/ Robert Johnson Signature of Debtor 1  Executed on	pter 7, I am aware that understand the relief a lid did not pay or agree to and read the notice of the chapter of title 11 ment, concealing propies can result in fines units, and 3571.	I may proceed, if eligibly vailable under each charge pay someone who is required by 11 U.S.C. § , United States Code, serty, or obtaining mone	le, under Chapter 7, 11,12, or 13 apter, and I choose to proceed not an attorney to help me fill § 342(b). specified in this petition. ey or property by fraud in sonment for up to 20 years, or	

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Debtor 1 Robert Johnson First Name Middle Name Last Name Debtor 2 Repower, 4 filing First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State)  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/11  Official First Name The quality reponsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?    No					
First Name	Fill in this infor	mation to identify your o	case:		
First Name Middle Name Last Name    District of   Illinois	Debtor 1	Robert		Johnson	
Spouse, if filing   First Name   Middle Name   Last Name			Middle Name	Last Name	
Unider penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and object.  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and object.  Indicate I 10/20/2017  District of Illinois (State)  District of Illinois  Distri	ł .	First Name	Middle Name	Lost Nome	_
Case number ((Noown))  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/11  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §§ 152, 1341, 1519, and 3571.  Part 1: Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?    Ves. Name of person					
Case number (filtrown)  Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/11  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §\$ 152, 1341, 1519, and 3571.  Part 1: Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  Yes. Name of person  Altach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Robert Johnson  Signature of Debtor 1  Date 10/20/2017  Date 10/20/2017	United States E	Bankruptcy Court for the:	Northern		
Official Form 106Dec  Declaration About an Individual Debtor's Schedules  12/12  If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §§ 152, 1341, 1519, and 3571.  Part 1: Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  * /s/ Robert Johnson Signature of Debtor 1  Date 10/20/2017  Date 10/20/2017				(	
If two married people are filing together, both are equally responsible for supplying correct information.  You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18  U.S.C. §§ 152, 1341, 1519, and 3571.  Part 1: Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  No  Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Robert Johnson  Signature of Debtor 1  Date 10/20/2017	<u> </u>	Form 106De	<u> </u>		
You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Part 1: Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  ✓ No  ✓ Yes. Name of person  ✓ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  ✗ /s/ Robert Johnson Signature of Debtor 1  Date 10/20/2017  Date 10/20/2017	Declarat	ion About an	Individual Debto	r's Schedules	12/
money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  Part 1: Sign Below  Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?  NO  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  X /s/ Robert Johnson Signature of Debtor 1  Date 10/20/2017  Date 10/20/2017	If two married	people are filing togeth	er, both are equally respons	ible for supplying correct	information.
Yes. Name of person  Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).  Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.  * /s/ Robert Johnson Signature of Debtor 1  Date 10/20/2017  Date	Did you p	NO VICTORIA DE LA CONTRACTORIA D	eone who is NOT an attorney	to help you fill out bankr	uptcy forms?
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.   **  * /s/ Robert Johnson  Signature of Debtor 1  Date 10/20/2017  Date 10/20/2017	✓ No				
that they are true and correct.  ** /s/ Robert Johnson Signature of Debtor 1  Date 10/20/2017  Date	Yes.	Name of person			•
	/s/ Robe Signature of	are true and correct.  rt Johnson of Debtor 1	. 4	X Signature of	
					/DD/YYYY

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Debtor 1			Johnson	Case number (if known)
	First Name	Middle Name	Last Name	et interestation terretaria socialistica de la completa montante de la completa del la completa de la completa del la completa de la completa del la completa della della completa del la completa della completa d
	thin 2 years before yeditors, or other part		you give a financial state	ment to anyone about your business? Include all financial institutions,
<u> </u>	No Yes. Fill in the detai	ils below.		
-	•		Date issued	
	Name		MM/DD/YYYY	_
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
	nkruptcy case can re			perty, or obtaining money or property by fraud in connection with o 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		e of Debtor 1	/	Signature of Debtor 2
	Date 10/	20/2017	•	Date
Did y	ou attach additional	pages to Your Statement o	of Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
Ľ.	No Yes			
Did y	ou pay or agree to p	ay someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Johnson, Robert	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MAT	ΓRIX
TI knowledge		fy that the attached list of creditors is to	rue and correct to the best of their
Date:	10/20/2017	/s/ Johnson, Ro Johnson, Robe Signature of Del	1 (/

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Debt	tor 1 Robert		Johnson	Case number (if known)	
	First Name	Middle Name	Last Name		
16.	Calculate the median f	amily income that applies to	you. Follow these step	SS:	, To A. S. Box. Common Common Administration Commonweal
	16a. Fill in the state in wh	nich you live.	Illinois	_	
	16b. Fill in the number of	f people in your household.	1	_	
	household	mily income for your state and	To fir	nd a list of applicable median income amounts, go online may also be available at the bankruptcy clerk's office.	\$50,765.00
17.	How do the lines compa		TOT GITO TOTAL TITIO HOLL	may also be available at the bankruptcy clerk's office.	
	17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).				
	U.S.C. § 1325(	re than line 16c. On the top of b)(3). <b>Go to Part 3 and fill out</b> r current monthly income from	Calculation of Dispo	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your Co	ommitment Period Under	11 U.S.C. §1325(I	o)(4)	
18.	Copy your total average	monthly income from line 1	1.		\$245,48
19.	Deduct the marital adju commitment period under	<b>istment if it applies.</b> If you are r 11 U.S.C. § 1325(b)(4) allows	e married, your spouse s you to deduct part of	is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
	19a. If the marital adjustm	nent does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a f	rom line 18.			\$245.48
20.	Calculate your current i	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$245.48
	Multiply by 12 (the n	number of months in a year).			x 12
	20b. The result is your cu	rrent monthly income for the ye	ear for this part of the fo	om.	\$2,945.76
	20c. Copy the median far	nily income for your state and s	size of household from	line 16c.	\$50,765.00
21.	How do the lines compa	re?			
	Line 20b is less than commitment period is	line 20c. Unless otherwise orde s 3 years. Go to Part 4.	ered by the court, on the	e top of page 1 of this form, check box 3, The	
	Line 20b is more than 4, <i>The commitment p</i>	n or equal to line 20c. Unless of period is 5 years. Go to Part 4.	therwise ordered by the	e court, on the top of page 1 of this form, check box	
Part -	4: Sign Below				
	✗ _/s/ Robert Joh	inson Robert Ch	at the information on the	nis statement and in any attachments is true and correct.	
	Signature of Debt	or i		Signature of Debtor 2	
	Date 10/20/201 MM/DD/YY	<del></del>		Date MM/DD/YYYY	
		o NOT fill out or file Form 1220 Il out Form 122C-2 and file it w		9 of that form, copy your current monthly income from line	14